

**GOVERNMENT OF INDIA
TEXTILES
LOK SABHA**

UNSTARRED QUESTION NO:2433

ANSWERED ON:03.12.2007

REHABILITATION AND HEALTH INSURANCE FOR TEXTILE WORKERS

Rao Shri Kavuru Samba Siva

Will the Minister of TEXTILES be pleased to state:

- (a) whether the Government has received any recommendations regarding rehabilitation and health insurance of textile workers;
- (b) if so, the details thereof and the steps taken to operationalise these recommendations;
- (c) whether the Government proposes to change the eligibility criteria for the said scheme by removing the unrealistic and anti-worker provisions; and
- (d) if so, the details thereof and the time by which it is likely to be implemented?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF TEXTILES (SHRI E.V.K.S. ELANGO VAN)

(a) & (b): Yes, Sir. The Government has received the following recommendations:-

(A) In respect of rehabilitation of Textile workers:

(i) Removal of ceiling on the wages under Textile Workers' Rehabilitation Fund Scheme (TWRFS); and

(ii) Those workers of public and cooperative sector textile mills who are not covered under social security provisions, should also be covered under TWRFS.

The Government has found that the removal of the criteria of a wage ceiling without adequate budgetary support will prove counter-productive to the targeted section of textiles workers. As regards the coverage of the workers of public and cooperative sector textile mills which are not covered under social security provisions, these are the responsibility of the concerned State Governments.

(B) In respect of health insurance of textile workers:

(iii) To increase the ceiling of Rs.15,000/- per family under Health Insurance Scheme to at least Rs.1,50,000/- per annum per family under general medical facilities;

(iv) The areas of critical care like cancer, bye-pass surgery, brain surgery, etc. should also be brought within the ambit of the Scheme. The ceiling of proposed Rs. 1,50,000 per annum should not, however, apply in such cases.

The Handloom Weavers' Comprehensive Welfare Scheme with the components of Health Insurance Scheme and the Mahatma Gandhi Bunkar Bima Yojana has been approved by the Government. The steps taken to operationalize the recommendations and enhance the benefits, as far as possible, are as under:-

Under the Mahatma Gandhi Bunkar Bima Yojana, at the same (current) rate of premium, the benefits have been substantially enhanced as under:-

S. No. Earlier Benefits Benefits from 01.10.2007

- (i) Natural Death Rs. 50,000/- Rs. 60,000/-
- (ii) Accidental Death Rs. 80,000/- Rs. 1,50,000/-
- (iii) Total Disability Rs. 50,000/- Rs. 1,50,000/-
- (iv) Partial Disability Rs. 25,000/- Rs. 75,000/-

If the critical illness benefits are included in the scheme with existing benefits, then the amount of premium will have to be enhanced by Rs. 4/- per thousand (i.e. about Rs.400/- per Rs. one lakh) which consequently will result in raising the premium substantially from the current rates and thus additional burden on the weavers.

(c) & (d): No change is proposed in Textile Workers' Rehabilitation Fund Scheme (TWRFS) as the eligibility criteria are neither unrealistic nor anti-worker.

The eligibility criteria of the Health Insurance Scheme is under implementation and has been revised as part of the Welfare Scheme for workers in the sector. The details are as follows:-

(i) During the 10th Five Year Plan only handloom weavers were eligible for the benefit of Health Insurance Scheme(HIS). However, during the 11th plan the scope of the scheme has been enhanced to cover ancillary handlooms workers also i.e. like those engaged in warping, winding, dyeing, printing, finishing, sizing, Jhala making, Jacquard cutting etc. in addition to the other handloom weavers.

(ii) The scheme shall give health benefits to handloom weavers & the ancillary weavers and their families of four including spouse and two children.

(iii) A substantial part of the funds has been allocated to cover the weavers of North Eastern Region in both the schemes i.e. Health Insurance Scheme & Mahatma Gandhi Bunkar Bima Yojana.

(iv) Special attention is being paid to ensure that eligible women and SC/ST and OBC's also get the benefit of these schemes.

(v) The scheme will cover the weaver upto the age of 80 years.

(vi) The weavers belonging to the State Handloom Development Corporations/Apex/Primary Handloom Weavers' Cooperative Societies will be covered under the Scheme. Weavers outside co-operatives can also be covered under the scheme on a certificate from the State Directorate of Handlooms that they are fulfilling the eligibility condition.